



Updates from the May 2019 Board Meeting

Due to the ongoing success of the many programs the PEEHIP Board has put in place to improve quality of care and reduce healthcare cost, **no new** premium, deductible, or copay amounts increased as a result of the May 2019 Board meeting.

No new premium changes were made, but pursuant to federal and state law, members on COBRA, leave of absence, surviving spouse contracts, and retired members subject to the sliding scale may experience premium changes each plan year. For more information, see the article “Annual Adjustments to COBRA, Leave of Absence (LOA), Surviving Spouse/Dependent, and Retiree Sliding Scale Rates.”

PEEHIP is very pleased to announce that even better benefits will be available for our Medicare-eligible retirees and dependents effective January 1, 2020. A completely revamped wellness experience will also launch for non-Medicare-eligible members effective October 1, 2019. This new wellness program will be a completely redesigned concept that tailors to the individual member’s needs rather than the more traditional approach of health and wellness education. Please see the sections below for more information about the upcoming changes and enhancements to PEEHIP benefits coming in the near future.

Vendors for PEEHIP’s Professional Services

Pursuant to Alabama law, PEEHIP must market the professional services performed for the Plan such as the administrators of PEEHIP benefits every three years. PEEHIP has just completed the marketing and vendor selection process with Board approved vendors shown below:

- | | |
|------------------------------|--|
| ◆ Hospital Medical Plan | Blue Cross Blue Shield of Alabama |
| ◆ Prescription Drug Benefits | MedImpact |
| ◆ Wellness Program | Sharecare with Blue Cross Blue Shield of Alabama |
| ◆ Medicare Advantage | Humana |
| ◆ Optional Plans | Southland Benefit Solutions |
| ◆ Flex Plans | HealthEquity |

New Wellness Program Effective October 1, 2019

PEEHIP launched the *Team Up for Health* wellness program in January 2015 as a way to deliver education and resources to members so that they would have more opportunities to achieve better health. Over the last few years, PEEHIP and our partners have gathered a great amount of feedback around our wellness program. We are now excited to be able to offer a program that is relevant to each individual member, rather than relevant only to the population as a whole. Effective October 1, 2019, the new PEEHIP wellness program will launch and will be administered by Sharecare and Blue Cross Blue Shield of Alabama.

Sharecare is a company headquartered in Atlanta and cofounded by Jeff Arnold (founder of WebMD) and Dr. Oz. The Sharecare concept is an all-in-one-place approach where members have access to a personalized platform that delivers specific content, education, tools, and resources matched to the specific health needs and preferences of the member.

Blue Cross Blue Shield is also partnering with PEEHIP to provide this comprehensive personalized new wellness experience for our members. Blue Cross will bring its experienced team of nurses and its partnerships with Pack Health and Naturally Slim to offer substantial help to members with conditions like prediabetes and diabetes. Many PEEHIP members have been able to participate in pilot programs offered by Pack Health and Naturally Slim over the past year, and both the feedback and results have been very exciting as we have seen members capitalize on the opportunities these programs deliver to them.

The new wellness program will open up a path for members that provides a tailor-made opportunity to achieve better health, whether that means simply maintaining good health going forward, or reversing the progression toward diseases like diabetes. Please see the article “What the New Wellness Program Means for You” for more information about this program and how it will benefit you.

Humana Will Administer the PEEHIP Medicare Advantage PPO Plan Effective January 1, 2020

In January 2017, PEEHIP launched a new benefit for our Medicare-eligible retirees and Medicare-eligible dependents of retirees. That benefit, a group Medicare Advantage Prescription Drug (PPO) Plan administered by UnitedHealthcare®, has been a huge success for our members due to the inclusions that are available specifically through Medicare Advantage, such as the Silver Sneakers® fitness program or the in-home visits offered by nurse practitioners. The Medicare Advantage plan has realized significant savings for PEEHIP over the Medicare supplement model previously offered.

Better yet, the Medicare Advantage plan is a PPO plan, meaning that retirees have the same benefits in- and out-of-network. There is no additional retiree cost share if a retiree uses an out-network provider. This means our members could see any doctor or visit any facility for a covered service as long as that doctor or facility accepts Medicare.

Lastly, and best yet, the Medicare Advantage plan was designed specifically for PEEHIP, meaning the benefits and member out-of-pocket amounts were unique to PEEHIP and not related to what other non-PEEHIP UnitedHealthcare® members have as benefits or pay out-of-pocket.

Going forward, Humana will replace UnitedHealthcare® in administering the Medicare Advantage PPO and Prescription Drug plan for our Medicare-eligible retirees and Medicare-eligible dependents of retirees starting with the new calendar year January 1, 2020. This change resulted from the most recent marketing of PEEHIP professional services that will

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result in additional benefits for PEEHIP members and significant savings for the PEEHIP plan.

Although the administrator of the plan is changing from UnitedHealthcare® to Humana, please be assured this is still a PEEHIP specific plan, meaning the quality of benefits will not lessen as a result of this change. For more information about the PEEHIP Medicare Advantage Plan being administered by Humana effective January 1, 2020, see the article “What to Expect from Humana Administering your Medicare Advantage Plan” in this newsletter.

PEEHIP Supplemental Medical Plan Eligibility and Changes

The PEEHIP Supplemental Medical Plan was created in 2005 by AL Section 16-25A-5.1 to offer members a supplemental medical plan that provides secondary coverage to other employer group coverage. Members with spouses who have other group coverage can enroll in PEEHIP’s Supplemental Medical Plan in lieu of the primary PEEHIP Hospital Medical Plan. The Supplemental Plan provides coverage for the copays, deductibles, and coinsurance out-of-pocket amounts of the other group coverage. The Supplemental Plan is an excellent benefit for members with other primary coverage because it is available to PEEHIP members at no cost.

For calendar year 2020, the maximum amount of claims paid under the PEEHIP Supplemental Plan will increase to \$8,150 per individual and \$16,300 per family. **This is a benefit enhancement.**

To be eligible for the PEEHIP Supplemental Medical Plan, members cannot be enrolled in another primary group coverage that is a High

Deductible Health Plan (HDHP). The annual deductible of the other group coverage cannot exceed \$1,450 for individual coverage or \$2,700 for family coverage for calendar year 2019.

Going forward, PEEHIP will link this annual deductible limit to the minimum deductible amount that the IRS uses to define HDHPs. This means effective January 1, 2020, the maximum deductible a member can have in other group coverage and still be eligible for the PEEHIP Supplemental Plan cannot exceed \$1,350 for individual coverage and \$2,700 for family coverage. These are the minimum deductible amounts currently set by the IRS for HDHPs. PEEHIP will adjust these amounts annually in response to adjustments made by the IRS.

Annual Adjustments to COBRA, Leave of Absence (LOA), Surviving Spouse/ Dependent, and Retiree Sliding Scale Rates

As mandated by federal COBRA law and state law (Section 16-25A-8(e)), related to Surviving Spouses paying the cost of their coverage, each plan year there may be either some increases or some decreases to these rates as shown below. Also, members who retired on or after October 1, 2005, may experience rate adjustments because their premiums are subject to the sliding scale law (Section 16-25A-8.1) and are based on years of service and the cost of the insurance program. An age and subsidy component may also apply for members retiring on or after January 1, 2012. The PEEHIP retiree premium calculators at www.rsa-al.gov/peehip/calculators/ will be updated prior to October 1, 2019.

COBRA and Leave of Absence	FY 2020	FY 2019	Increase/(Decrease)
Individual	\$ 499	\$ 486	\$ 13
Family	\$ 1,258	\$ 1,241	\$ 17
Supplemental	\$ 160	\$ 149	\$ 11

Surviving Spouse (SS)	FY 2020	FY 2019	Increase/(Decrease)
SS < 65	\$ 845	\$ 826	\$ 19
SS < 65 with Dependent < 65	\$ 1,117	\$ 1,098	\$ 19
SS < 65 with Dependent > 65	\$ 1,021	\$ 1,002	\$ 19
SS > 65	\$ 355	\$ 355	\$ -
SS > 65 with Dependent < 65	\$ 724	\$ 705	\$ 19
SS > 65 with Dependent > 65	\$ 609	\$ 609	\$ -

Annual Indexing Per the Affordable Care Act

The following amounts are set by the federal Affordable Care Act (ACA) and are indexed annually. PEEHIP implements the full ACA indexed amounts each year under established Board policy.

- ◆ **Maximum Annual Out-of-Pocket Amounts:** The combined medical and prescription drug in-network maximum annual out-of-pocket amounts will increase to \$8,150 per individual and \$16,300 per family per calendar year effective January 1, 2020. This is an enhanced benefit for our members enrolled in PEEHIP’s Group #14000 Hospital Medical coverage as you will pay no more than these annual out-of-pocket amounts for calendar year 2020.
- ◆ **Health Flexible Spending Accounts (FSA):** The annual maximum Health FSA contribution amount is increased to \$2,700 beginning fiscal year October 1, 2019. This is a benefit enhancement. The Dependent Care Reimbursement Account (DCRA) annual maximum contribution remains unchanged at \$5,000 (\$2,500 each if married filing separately). ●

What the New Wellness Program Means for You

PEEHIP is thrilled to offer a brand new wellness experience for our members this coming fall. Effective October 1, 2019, Sharecare will administer the wellness program for PEEHIP, with Blue Cross Blue Shield also contributing in the form of providing expert clinical coaches and proven programs for disease management. As part of this program, members will have access to a PEEHIP-specific engagement platform in the form of a smartphone app and website – exclusive for PEEHIP members.

Most importantly, **the current required activities of the wellness program and the current \$50 monthly wellness premium waiver incentive will remain the same in the upcoming plan year as they are today.** This means the wellness screening will remain a required activity for all eligible members and health coaching will remain a required activity for those members

who meet that clinical criteria and are asked to complete that activity. Members who complete their required activities will earn the \$50 monthly wellness premium waiver just like they do today.

Going forward, this new program will bring with it many new additional benefits for members in the form of personalized content for each individual person who engages with Sharecare. Both Sharecare and Blue Cross are committed to providing education and resources specific to the needs of individuals and our communities. Blue Cross is also working closely with the medical provider community to drive the best possible outcomes for our members when they see their doctor.

Altogether, the new wellness program leverages a three-tiered approach to achieving a healthier culture – fun and meaningful member engagement, community engagement, and provider

engagement. Watch for much more exciting opportunities available to you over the coming months as part of the new PEEHIP wellness program.

Sharecare, in combination with Blue Cross, will offer new personalized health improvement content and programs to members creating new opportunities for members to make small and easy decisions on a daily basis to improve their health. Sharecare will encourage members to complete these activities through fun and engaging points-earning opportunities and challenges. However, these new additional activities will not be a requirement to earn the \$50 wellness premium waiver. Small decisions toward better health add up to real results and healthier habits. Healthier habits add up to a healthier PEEHIP.

It's Your Wellness Program – So You Name It!

The new PEEHIP wellness program is a tremendous step forward for our members and will offer content, education, programs, and opportunities for members that are relevant in their daily lives. This program is a new approach that gets down to the specific health challenges in an individual's life and provides opportunities each day to get on a path overcoming those challenges. As a result, PEEHIP would like to re-brand the wellness program and replace Team Up for Health to a new slogan that captures the spirit of this new program.

Alabama has suffered long enough from being very poorly ranked in terms of national health, so the new slogan should reflect this program's effort of creating a new statewide atmosphere in which it is socially desirable and rewarding to be healthy. Please let us hear from you if you have an idea of the new slogan for the wellness program! Simply email your suggested slogan to peehipwellness.info@rsa-al.gov. You can also mail your suggestion to PEEHIP at P.O. Box 302150, Montgomery, AL 36130. ●

Your Weight and Your Risk

Being overweight raises your risk for type 2 diabetes, heart disease, and stroke. It can also increase risk of high blood pressure, unhealthy cholesterol, and high blood glucose (sugar). If you are overweight, losing weight may help you prevent and manage these conditions. You don't have to lose a lot of weight to improve your health—even losing 10-15 pounds can make a big difference.

Getting Started

Weight loss can be hard because it involves changing the way you eat and your physical activity. Losing weight also takes time, which can be frustrating. The good news is that you can lose weight and keep it off, even if you have never done it before.

Here's what has worked for some people who have lost weight and kept it off:

- ◆ They cut back on calories and fat.
- ◆ They are physically active most days of the week.
- ◆ They eat breakfast every day.
- ◆ They weigh themselves at least once per week.
- ◆ They watch less than 10 hours of TV per week.

Small Steps

Most people find it easier to make healthy changes in a few small steps instead of all at once. Set realistic goals within a timeframe that works for you. Learn more about making realistic, achievable goals below.

Keep a Record

Many people find that writing down everything they eat helps keep them on target. Give it a try—even for just a week—to see where you stand. Keep a small notebook with you all day. Write down everything you eat and drink, including the serving size. There are also many free apps and websites that can help you do this online.

Make a note of what kind of physical activity you do and for how long. It may also help to write down other information, like when or where you exercised, who you exercised with, or how you felt before, during, or after exercise. Check your weight at least once a week and write it down, or consider how your clothes are fitting as a measure of weight loss.

Your Support System

Many people find it helpful to meet with people who are also trying to lose weight – either online or in person. Think about joining a group for weight loss, exercise, or general support. Or create your own support system by talking with friends and family about your successes and your struggles. You may be surprised at how supportive they will be.

Find a walking buddy or friends who also want to improve their health. Then you can support each other while working toward your goals. ●

Source: <http://www.diabetes.org/are-you-at-risk/lower-your-risk/overweight.html>

MYTH: Diabetes is not a serious disease.

FACT: Diabetes is a growing epidemic with a devastating physical, emotional and financial toll on our country.

It kills more Americans each year than AIDS and breast cancer COMBINED.

STOP DIABETES
An American Diabetes Association Campaign

The infographic features a map of the United States in the background. The text is presented in a clean, sans-serif font. The word 'COMBINED.' is significantly larger and bolder than the other text, emphasizing the comparison. The 'STOP DIABETES' logo includes a hand icon and the text 'An American Diabetes Association Campaign'.

Are you at risk for type 2 diabetes?



- WRITE YOUR SCORE IN THE BOX.**
- How old are you?**
 - Less than 40 years (0 points)
 - 40–49 years (1 point)
 - 50–59 years (2 points)
 - 60 years or older (3 points)
 - Are you a man or a woman?**
 - Man (1 point) Woman (0 points)
 - If you are a woman, have you ever been diagnosed with gestational diabetes?**
 - Yes (1 point) No (0 points)
 - Do you have a mother, father, sister or brother with diabetes?**
 - Yes (1 point) No (0 points)
 - Have you ever been diagnosed with high blood pressure?**
 - Yes (1 point) No (0 points)
 - Are you physically active?**
 - Yes (0 points) No (1 point)
 - What is your weight category?**
 - See chart at right.

Height	Weight (lbs.)		
4' 10"	119–142	143–190	191+
4' 11"	124–147	148–197	198+
5' 0"	128–152	153–203	204+
5' 1"	132–157	158–210	211+
5' 2"	136–163	164–217	218+
5' 3"	141–168	169–224	225+
5' 4"	145–173	174–231	232+
5' 5"	150–179	180–239	240+
5' 6"	155–185	186–246	247+
5' 7"	159–190	191–254	255+
5' 8"	164–196	197–261	262+
5' 9"	169–202	203–269	270+
5' 10"	174–208	209–277	278+
5' 11"	179–214	215–285	286+
6' 0"	184–220	221–293	294+
6' 1"	189–226	227–301	302+
6' 2"	194–232	233–310	311+
6' 3"	200–239	240–318	319+
6' 4"	205–245	246–327	328+

If you scored 5 or higher:

You are at increased risk for having type 2 diabetes. However, only your doctor can tell for sure if you do have type 2 diabetes or prediabetes, a condition in which blood glucose levels are higher than normal but not yet high enough to be diagnosed as diabetes. Talk to your doctor to see if additional testing is needed.

Type 2 diabetes is more common in African Americans, Hispanics/Latinos, Native Americans, Asian Americans, and Native Hawaiians and Pacific Islanders.

Higher body weight increases diabetes risk for everyone. Asian Americans are at increased diabetes risk at lower body weight than the rest of the general public (about 15 pounds lower).

ADD UP YOUR SCORE.

1 point	2 points	3 points
If you weigh less than the amount in the left column: 0 points		

Adapted from Bang et al, Ann Intern Med 151:775–783, 2009. Original algorithm was validated without gestational diabetes as part of the model.



The good news is you can manage your risk for type 2 diabetes. Small steps make a big difference in helping you live a longer, healthier life.

For more information, visit us at diabetes.org/alertday or call **1-800-DIABETES (800-342-2383)**.

Medicare-Eligible PEEHIP Members

The information below pertains to PEEHIP Medicare-eligible retirees and Medicare-eligible dependents of PEEHIP retirees. For more information, visit <https://www.rsa-al.gov/peehip/retirees/>.

What to Expect from Humana Administering your Medicare Advantage Plan

PEEHIP is pleased to announce that Humana will continue to provide the same level of benefits, copays, and deductibles effective January 1, 2020, meaning the quality of healthcare benefits you receive today will continue going forward.

Humana will host educational seminars during and after open enrollment. More information about these seminars along with a Humana informational packet will be made available to you in the upcoming months. Look out for mailings with the PEEHIP and Humana logos.

Our covered Medicare-eligible retirees do not need to do anything to transfer over to the new Humana Medicare Advantage plan.

The enrollment process will be handled automatically for an effective date of January 1, 2020. Humana will mail ID cards to PEEHIP covered Medicare-eligible retirees in December of 2019.

Just like UnitedHealthcare®, Humana also has best in class health and wellness programs that offer financial incentives to our members, including Silver Sneakers®. Humana also offers retiree education programs designed to respond to the needs of PEEHIP retirees, a fun and engaging community presence with two existing permanent physical locations, as well as mobile community “pop-up” centers in malls or other large retail areas around the state. These locations provide customer service along with fitness, social, and educational activities on an ongoing basis.

The benefits of this change are not solely limited to the member experience. PEEHIP also recognizes the importance of the quality of service our carriers deliver to the medical community. Humana has a proven approach to successful provider relationships, meaning PEEHIP is confident in the ease and success of this transition for our members’ medical providers.

Providing the best quality healthcare benefits at the least possible cost to our members is of utmost importance to PEEHIP. By moving to Humana, PEEHIP members will enjoy the same exceptional quality of benefits as they do today, providers will enjoy a superior level of service, and the PEEHIP plan will achieve substantial financial savings. A financially stronger plan helps keep our premiums, copays, and deductibles as low as possible without reducing the excellent benefits our members enjoy today. ●